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THE LOW-COST HOUSING PROGRAM

Of The

FARM SECURITY ADMINISTRATION

UNITED STATES DEPARTMENT OF AGRICULTURE

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Five years experience in rural housing has enabled the Farm Security Administration to develop construction methods and house plans for building what its engineers believe are the most substantial farm homes ever produced in this country at comparable costs.

During the fiscal year 1938-39, private contractors built 2,784 of the Farm Security Administration's specially designed low-cost farm homes for an average cost of only \$1,474.20. This included profits for builders and suppliers of materials, and provided for payment of prevailing wages to labor.

Housing is only a minor activity with the Farm Security Administration. Its major program is helping needy farmers become self-supporting. This, however, has involved the building of thousands of farm homes. More than 20,000 families are enjoying better homes as a result of the construction and repair activities of the FSA.

The first important federal efforts in the low-income rural housing field started five years ago when the government began to set up homestead projects or resettlement communities to provide a new start for farmers, miners and lumbermen in stranded areas. This program was undertaken with relief funds, not only to help the families for whom the homes were built, but to provide useful work for unemployed laborers.

Since then, more than 150 rural communities have been developed. In their construction a great many experiments were tried out. The Farm Security Administration, and its predecessor agencies, built houses of conventional frame construction; houses of steel, houses of mud, known as rammed earth buildings; adobe houses; and even, more recently, a cotton house.

Most of these more unusual types of houses were built in small numbers, purely as experiments. They are all now being lived in. But no final appraisal of their value will be attempted until their performance under

actual living conditions has been studied over a period of years.

Further experience in house construction was obtained in the building of three suburban projects, known as the "greenbelt" towns. These three towns are located near Washington, D. C., Milwaukee, Wisconsin, and Cincinnati, Ohio. Housing for 2,129 families is provided in these communities, which combine many of the advantages of rural and urban life. In each of these towns multiple dwellings, duplexes, and single houses were built on large tracts of land, surrounded by encircling belts of parks and gardens. They were constructed for low-income city workers and built by relief labor.

Most of the Farm Security Administration's building experience, however, has been in the field of low-cost rural housing. Most of its outstanding achievements, therefore, are also in that field.

Because it was virtually a new field, for government as well as for private industry, the first houses were more expensive than those developed during the last two years. The Farm Security Administration literally pioneered in developing practical, inexpensive farm houses.

A farm house must be designed very differently from an urban house, because it is an integral part of the farm plant. The kitchen, dining room and porch are often turned into workshops, where farm products are processed for market. Washing clothes, cooking and canning food, making butter and lard, and storing all these things for winter use must be done in the farm home, and it should be especially built to meet these needs.

Building houses at the lowest possible cost was an absolute necessity. No provision for subsidy was made in the rural housing program. The farm families were expected to repay the full cost of construction. Since half of the farm families in this country have incomes of less than \$1,000 a year, and since all those aided by the Farm Security Administration come from that group, the amount they could pay for shelter was very small. Consequently, the Farm Security Administration made every effort to reduce housing costs to the point where adequate homes would be within reach of these low-income farmers.

The first 4,000 units built by the Government had an average direct construction cost of about \$3,000. Since then, mass construction methods and simple designs that take advantage of standard cuts of lumber have been developed and the cost has been materially reduced. By building a large number of houses of the same type costs have been lowered as much as \$300 in a house that originally cost \$1,500.

Low costs have been made possible largely through pre-cutting and pre-fabrication methods, which eliminate waste and require the minimum amount of labor. Pre-cutting was done at a central plant where supervision was easy, and where the selection of material was simplified, so that odds and

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ends of lumber which would ordinarily go into the scrap heap could be put to good use.

The pre-cut material was put together in panel sections in a shop yard located near the building site. Prefabricated panels and structural members for an entire house could then be delivered to the building site in a single truck load. At the house site the building could be assembled in a short time on pre-cast concrete foundation pillars.

The Farm Security Administration found that by this method a one-story frame house with 830 square feet of floor space -- including three bedrooms, a living and dining room, kitchen, front porch and screened work porch -- could be built in the South for an average cost of \$1,290. Where less than fifty houses are being erected within a radius of about 25 miles, pre-fabrication is not practical, but pre-cutting methods can be used economically at any time.

These building methods were first employed when the Government itself, through the Construction Division of the Farm Security Administration, was building houses. Since July, 1938, construction has been taken over by private contractors, using the designs and methods developed by FSA.

These homes are now being built in the South for an average of less than \$1,400 and in the North for less than \$2,500, including profits for contractors and suppliers of materials and payment of prevailing wages to labor.

The 2,784 homes contracted for during the 1938-39 fiscal year included 1,645 Southern farm buildings of frame construction, without bathrooms, costing an average of about \$1,350. They also included 800 fully modernized units, with bathrooms, put up in the West at a cost of slightly over \$1,500.

A few pre-fabricated steel houses also were built on an experimental basis in the South, in co-operation with a leading steel company, to determine how much they would save in maintenance cost. Their original cost averaged \$1,850.

The cheapest house in the year's program was built on the Flint River Farms project in Georgia for \$825. It has three bedrooms and is built of cheap local lumber, with interior partitions trimmed on only one side. Northern homes ran to a maximum of \$2,635 for a story-and-a-half house, fully plastered, with a central hot air heating plant.

With its homestead projects virtually completed, most of the FSA construction is now concentrated in the development of camps for migratory farm labor families in the South and West, and the building of individual homes on farms bought by tenants.

Since 1937, the Farm Security Administration has been making loans to farm tenants, laborers and sharecroppers to enable them to purchase farms of their own, under the provisions of the Bankhead-Jones Farm Tenant Act. These loans provide not only for the purchase of good land, but also for the repair of old buildings and, if necessary, for the construction of new ones. The construction work under this program is being carried on



by private contractors and the Government has turned over to them all of its house designs and construction methods.

Each farm bought with this type of loan is visited by an FSA engineer who, with the county and home supervisor, advises the borrower on plans for necessary repairs and improvements. When new buildings are needed, the low-cost house plans worked out by the Farm Security Administration are made available to borrowers if they wish to use them.

During the first two years of operation under the Bankhead-Jones Act, 2,056 new homes were built at an average cost of \$1,313. This was convincing proof to Farm Security engineers that they had developed a house which could be built at moderate cost by individual farmers, through their local builders.

The engineers are confident that mass construction, under a nation-wide attack on the rural housing problem, would make possible still lower costs.

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